

UNITED STATES BANKRUPTCY COURT Northern District of Texas

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/27/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Desda Diane Dotson
1168 Larned Lane
Abilene, TX 79602

Case Number: 12-10352-rlj13	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-8933
Attorney for Debtor(s) (name and address): Pamela Jean Chaney Monte J. White & Associates, P.C. American State Building 402 Cypress, Ste. 310 Abilene, TX 79601 Telephone number: (325) 673-6699	Bankruptcy Trustee (name and address): Walter 12,13 OCheskey 6308 Iola Avenue Lubbock, TX 79424 Telephone number: 806-748-1980

Meeting of Creditors

Date: **January 17, 2013**

Time: **01:00 PM**

Location: **U.S. Courthouse, 341 Pine St., Room 2201, Abilene, TX 79604**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **4/17/13**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

306 Federal Building
1205 Texas Avenue
Lubbock, TX 79401-4002
Telephone number: 806-472-5000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 11/28/12

EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov/onlineclaims) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
Desda Diane Dotson
DebtorCase No. 12-10352-rlj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-1

User: jblanco
Form ID: b9iPage 1 of 3
Total Noticed: 39

Date Rcvd: Nov 28, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2012.

db +Desda Diane Dotson, 1168 Larned Lane, Abilene, TX 79602-6331
 tr +Walter 12,13 OCheskey, 6308 Iola Avenue, Lubbock, TX 79424-2735
 15167258 Abilene Regional Medical Center, PO Box 849776, Dallas, TX 75284-9776
 15167263 +Bradbury & Nix, 341 Hickory Suite 101, Abilene, TX 79601-5713
 15167264 +Burchell, Denson & Morrison, P.C., 2 Village Dr., Ste 200, Abilene, TX 79606-8206
 15167268 +Clinical Pathology Associates, P.O. Box 3138, Abilene, Texas 79604-3138
 15167269 +Colorado Student Loa-College Assist, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159
 15167271 +First Financial Bk Na, 400 Pine St, Abilene, TX 79601-5137
 15167276 +Jeremi K. Young, 112 West 8th Ave, Suite 900-D, Amarillo, TX 79101-2329
 15167277 +Lacks Furniture, 1600 NE Loop 410 Suite 112, San Antonio, TX 78209-1612
 15167279 +Mansfield Chiropractic, 1071 Country Club Dr., Mansfield, TX 76063-2663
 15167280 +Medical Data Systems I, Attn: Bankruptcy, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
 15167281 +Mer & pro Cr B, Po Box 140675, Austin, TX 78714-0675
 15167282 +MetroCare Services - Abilene, PO Box 26018 Dept 8037, Beaumont, TX 77720-6018
 15167284 +Monte J. White & Associates, P.C., 402 Cypress, Suite 310, Abilene, TX 79601-5151
 15167285 +Palisad Coll, Attention: Bankruptcy Department, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 15167287 +Radiology Associates of Abilene, PO Box 2898, Abilene, TX 79604-2898
 15167288 +Robert Scott, 1201 Wheatstraw Rd., Amarillo, TX 79118-3386
 15167289 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
 15167290 +Taylor Co. Central Appraisal District, 1534 South Treadaway Blvd, Abilene, TX 79602-4927
 15167291 +The Yount Law Firm, 112 W 8th Ave, Suite 900-D, Amarillo, TX 79101-2329
 15167292 +Tx Guar Std, TG-Attn. Bankruptcy Department, PO Box 659602, San Antonio, TX 78265-9602
 15167294 +West Central TX Collections, PO Box 2586, Abilene, TX 79604-2586
 15167293 +West Central Tx Coll B, Po Box 2586, Abilene, TX 79604-2586

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pamela@montejwhite.com Nov 29 2012 00:26:58 Pamela Jean Chaney,
 Monte J. White & Associates, P.C., American State Building, 402 Cypress, Ste. 310,
 Abilene, TX 79601
 15167259 +EDI: AMEREXPR.COM Nov 28 2012 23:58:00 American Express, American Express Special Research,
 PO Box 981540, El Paso, TX 79998-1540
 15167260 +EDI: ACCE.COM Nov 28 2012 23:58:00 Asset Acceptance Llc, Po Box 1630,
 Warren, MI 48090-1630
 15167261 +EDI: BANKAMER.COM Nov 28 2012 23:58:00 Bank Of America, Attention: Recovery Department,
 4161 Peidmont Pkwy., Greensboro, NC 27410-8110
 15167262 +EDI: HFC.COM Nov 28 2012 23:58:00 Beneficial, PO Box 8633, Elmhurst, IL 60126-8633
 15167265 +EDI: CAPITALONE.COM Nov 28 2012 23:58:00 Capital One, N.a., Capital One Bank -USA N.A.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 15167266 +EDI: CITICORP.COM Nov 28 2012 23:58:00 Citibankna, Po Box 769006,
 San Antonio, TX 78245-9006
 15167267 +EDI: CIAC.COM Nov 28 2012 23:58:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 15167272 +EDI: HFC.COM Nov 28 2012 23:58:00 Hsbc-rs, Attn: Bankruptcy Department, PO Box 5263,
 Carol Stream, IL 60197-5263
 15167274 EDI: IRS.COM Nov 28 2012 23:58:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 15167275 +EDI: IRS.COM Nov 28 2012 23:58:00 IRS Department, Attn: Dorothy Shields, 1100 Commerce,
 Mail Code 5027, Dallas, Texas 75242-1001
 15167273 +EDI: IRS.COM Nov 28 2012 23:58:00 Internal Revenue Service, 1100 Commerce, MC 5029 DAL,
 Dallas, TX 75242-1100
 15167278 +EDI: RESURGENT.COM Nov 28 2012 23:58:00 Lvnv Funding Llc, Po Box 740281,
 Houston, TX 77274-0281
 15167283 E-mail/Text: KMORRISS@mvbalaw.com Nov 29 2012 00:32:43 Michael Reed,
 McCreary Veselka, Bragg & Allen P.C., PO Box 1269, Round Rock, TX 78680
 15167286 EDI: PRA.COM Nov 28 2012 23:58:00 Portfolio Rc, Attn: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15167270* +Desda Diane Dotson, 1168 Larned Lane, Abilene, TX 79602-6331

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0539-1

User: jblanco
Form ID: b9i

Page 2 of 3
Total Noticed: 39

Date Rcvd: Nov 28, 2012

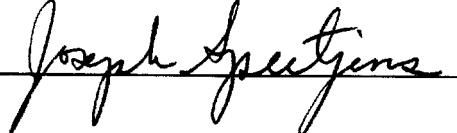
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2012

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

District/off: 0539-1

User: jblanco
Form ID: b9i

Page 3 of 3
Total Noticed: 39

Date Rcvd: Nov 28, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2012 at the address(es) listed below:

Pamela Jean Chaney on behalf of Debtor Desda Dotson pamela@montejwhite.com,
legal@montejwhite.com; michelle@montejwhite.com
UST U.S. Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 OCheskey cmeclf@ch13-12westtex.org, ecfcox@ost-wtx.org, ost.cmeclf@gmail.com
TOTAL: 3